



# ACE USA Products and Services

## Miscellaneous Medical Facilities

Product Description	<ul style="list-style-type: none"> <li>Provides claims made healthcare professional liability and occurrence general liability coverage to specialized providers of healthcare</li> <li>Non-owned automobile coverage may be available</li> </ul>
Minimum	<ul style="list-style-type: none"> <li>Primary coverage policy minimum premium is \$2,500</li> </ul> <p><i>(Premium is determined by our underwriting guidelines and is based upon account characteristics.)</i></p>
Limits	<ul style="list-style-type: none"> <li>Up to \$1 million each claim; \$3 million aggregate for primary coverage</li> <li>Separate limits may be available for additional premium for the primary healthcare professional liability coverage and general liability coverage</li> <li>Up to \$10 million each claim and aggregate for excess coverage</li> </ul> <p><i>(No available on all accounts. Limits available are based upon our underwriting guidelines and account characteristics.)</i></p>
Typical Client Profile	<ul style="list-style-type: none"> <li>Home Healthcare Agencies</li> <li>Hospice Facilities</li> <li>Staffing/Nursing Registries</li> <li>Ambulatory Surgery Centers</li> <li>Laboratories</li> <li>Imaging Facilities</li> <li>Dialysis Centers</li> <li>Substance Abuse Rehabilitation Centers</li> <li>Mental Health Counseling</li> <li>Student Health Centers</li> <li>Lithotripsy Centers</li> <li>Community or County Health Centers/Health Departments</li> <li>Medical Schools including Physician, Dental Allied Health</li> <li>Pharmacies</li> <li></li> </ul>
Restricted Classes or Industries	<ul style="list-style-type: none"> <li>Blood, Tissue and Organ Banks</li> <li>Med-Spas</li> <li>Transplant Agencies</li> <li>Abortion Clinics</li> <li>Birthing Centers</li> <li>Medical Transportation Operations</li> </ul>
Key Competitive Advantages	<ul style="list-style-type: none"> <li>Rated A+ (Superior) by A.M. Best and AA- (Strong) by S&amp;P</li> <li>Admitted carrier available for selected accounts</li> <li>Experienced staff which specializes in the Healthcare Industry</li> <li>Competitive coverage terms and services</li> </ul>
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The above is a product summary only. For current terms and conditions of coverage, please refer to the policy. Insurance provided by insurers within the ACE Group of Companies or its allied distribution associates. All products may not be available in all jurisdictions. ACE USA is the retail U.S. based operating division of the ACE Group of Companies, headed by ACE Limited (NYSE: ACE). ACE USA, through its operating companies, is a leading provider of property, casualty, and accident and health insurance, as well as financial products and risk management services. The ACE Group of Companies provides insurance and reinsurance for a diverse group of clients around the world. Additional information can be found at [www.acegroup.com](http://www.acegroup.com).